

## Deposit and Lending Interest Rates

### With effect from November 16 2024 (01 Mangshir 2081)

Deposit Products		Minimum Balance	Interest Rate (% p.a.)	Loan and Advances	Minimum Premium (% p.a.) on Base Rate	Maximum Premium (% p.a.) on Base Rate
Prabhu Foreign Unnati Savings (Remittance)		-	6.000	Export Credit	1.00	3.00
Prabhu Unnati Savings (Remittance)		-	6.000			
Prabhu Shramik Bachat Khata		-	6.000	<u>Cash /Cash Eqv. Secured</u>		
Prabhu Shatabdi Savings		25,000.00	5.000	Against Own FDR /Cash		
Prabhu Hybrid Savings*		-	5.000			
Prabhu Vishista Savings		-	5.000			
Prabhu Salary Savings		-	3.000	Against Govt. Bond		
Prabhu Special Savings		-	3.000			
Prabhu Foreign Savings		-	3.000			
Prabhu Ashirbad Bachat		-	3.000			
Prabhu Goodluck Savings		-	3.000			
Prabhu Chetana Bachat Khata		100.00	3.000	<u>Corporate /Multinationals</u>		
Prabhu Welcome Savings		-	3.000	Trust Receipt /STL/Import Loan	1.50	3.50
Prabhu Muaabja Savings		-	3.000	Demand Loan	2.00	4.00
Prabhu Khutruke Savings		1,000.00	3.000	Bridge Gap Loan	3.00	5.00
Prabhu Senior Citizen Savings		1,000.00	3.000	Overdraft/ Cash Credit	2.00	4.00
Prabhu G2P Savings		-	3.000	Term Loan	2.00	4.00
Prabhu Normal Savings		1,000.00	3.000	Hire Purchase Loan	2.00	4.00
Prabhu Online Trading Savings		-	3.000	Loan Against Share	3.00	5.00
Prabhu Student Savings		100.00	3.000			
Prabhu Anudhan Khata		-	3.000			
Prabhu Nari Savings		-	3.000			
Prabhu Call Deposits (NPR)		-	Up to 0.50	<u>Prabhu SME Loan</u>		
LCY Fixed Deposits		6 months to 12 months	Above 12 months to 5 years	Above 5 years		
Institutional		3.100	4.100	5.100		
Individual		5.100	5.600	6.100		
Prabhu Unnati Muddati* (Remittance)		7.100	7.100	7.100		
Prabhu Hybrid Bachat Khata (Fixed Deposit)*		N/A	5.600	6.100		
Prabhu Recurring Fixed Deposit*		5.100	5.600	6.100		
Swamini Muddati* - 5 Years (For Individual Only)				6.100		
<b>FCY Deposits</b>						
<b>Currencies</b>	<b>Minimum Balance</b>	<b>Fixed Deposit 6 months and above (Institutional)</b>	<b>Fixed Deposit 3 months and above (Individual)</b>	<b>Saving Deposit</b>	<b>Call Deposit</b>	
US Dollar(USD)	50.00	3.60	3.60	2.70	1.350	
Euro (EUR)	50.00	2.70	2.70	1.80	0.900	
Great Britain Pound (GBP)	50.00	3.15	3.15	1.80	0.900	
Australian Dollar (AUD)	50.00	3.15	3.15	2.25	1.125	
Japanese Yen (JPY)	50.00	2.03	2.03	1.35	0.675	
Chinese Yuan (CNY)	50.00	3.40	3.40	2.50	1.250	
<b>Prabhu NRN and Foreign Institutional FCY Deposits*</b>	<b>Minimum Balance</b>	<b>Fixed Deposit- 1 year and above</b>	<b>Saving Deposits</b>	<b>Foreign Institutional Fixed Deposit - 1 Year and above</b>		
US Dollar (USD)		3.60	2.70	3.60		
Euro (EUR)		2.70	1.80	2.70		
Great Britain Pound (GBP)	Equivalent	3.15	1.80	3.15		
Australian Dollar(AUD)	USD 1,000.00	3.15	2.25	3.15		
Japanese Yen (JPY)		2.03	1.35	2.03		
Chinese Yuan (CNY)		3.40	2.50	3.40		
<b>*Conditions apply, ** Bucket Wise</b>						
<b>Note :</b>						
1. The above interest rates are only indicative and subject to vary staying within the guidelines of NRB.						
2. Penal interest of additional 2% p.a. will be applied on the overdue amount or expired loan.						
3. Additional 2 % premium may be charged incase of watchlist and other degraded account including 3rd party collateral based loans.						
4. Bills Under import LC (BLC) and other forced loan will attract additional 2% p.a. on above highest interest premium plus base rate.						
5. Interest rates of similar loan products shall be as per the NRB guidelines.						
6. Interest rate on lending shall be applicable to new loan.						
7. Interest rates for the NRB specified sectors/ borrowers shall be applicable as per the NRB directive.						
8. As per product paper.						
<b>Prabhu NRN and Foreign Institutional FCY Deposits*</b>						
<b>Prabhu Loan Against Property (PLAP)</b>						
Term Loan						
Individual Revolving Loan						
<b>Personal Auto Loan**</b>						
Upto 5 Years						
Above 5 Years - 8 Years						
Hire Purchase Loan						
Loan Against Share						
Real Estate Loan						
Gold Loan						
Other Personal Loans						
Consortium Lending						
<b>FCY denominated Loans</b>						
<b>Negotiable</b>						
<b>Fixed Lending Rates</b>						
<b>Up to 5 Years</b>						
Home Loan						
9.99						
<b>Above 5 Years</b>						
Auto Loan						
9.50						
11.50						